

U.S. BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
Lynchburg (Charlottesville) Division

IN RE: Kenneth Odell Woodson, Jr.
Angela Carter Woodson

Chapter 13
Case No. 14-61610

Debtors

KENNETH ODELL WOODSON, JR. and
ANGELA CARTER WOODSON,

Movants,

v.

ALLIED TITLE LENDING LLC
c/o CT Corporation System, R/A
4701 Cox Road, Suite 285
Glen Allen, VA 23060

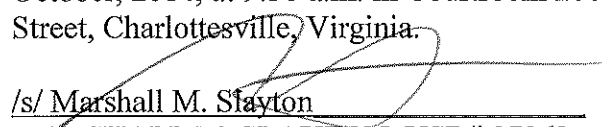
c/o Cawthorn Pickard Row
9701 Metropolitan Court, Suite C
Richmond, VA 23236

200 SE First Street
Miami, FL 33131

Respondent.

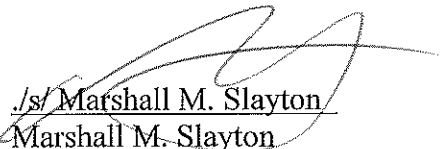
NOTICE OF HEARING

On application of the Debtors in the above-entitled case, notice is hereby given of the hearing on Debtors' Motion to Avoid Lien, which is scheduled to be held on the 20th day of October, 2014, at 9:30 a.m. in Courtroom 200, at the U.S. Courthouse, located at 255 West Main Street, Charlottesville, Virginia.


/s/ Marshall M. Slayton
MARSHALL M. SLAYTON, VSB# 37362
BOYLE, BAIN, REBACK & SLAYTON
420 Park Street
Charlottesville, VA 22902
(434) 979-7900
Counsel for Debtors

CERTIFICATE OF SERVICE

I hereby certify that I have served a true and correct copy of the foregoing Notice this 29th day of August, 2014, on Debtors and Allied Title Lending, LLC at the addresses above, via first-class mail, postage prepaid, and via ECF on the Chapter 13 Trustee, Herbert L. Beskin, Esq.


/s/ Marshall M. Slayton
Marshall M. Slayton
Attorney for Debtors

U.S. BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
Lynchburg (Charlottesville) Division

IN RE: Kenneth Odell Woodson, Jr.
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Debtors

KENNETH ODELL WOODSON, JR. and
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v.

ALLIED TITLE LENDING LLC
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4701 Cox Road, Suite 285
Glen Allen, VA 23060

c/o Cawthorn Pickard Row
9701 Metropolitan Court, Suite C
Richmond, VA 23236

200 SE First Street
Miami, FL 33131

Respondent.

MOTION TO AVOID JUDGMENT LIEN

COME NOW the Debtors, by counsel, to avoid a certain lien held by Allied Title Lending LLC on property of the Debtors described as Debtors' real estate under Section 522(f) of the Bankruptcy Code, and hereby state as follows:

1. This case was commenced by the Debtors by filing a voluntary petition under Chapter 13 of the Bankruptcy Code on August 26, 2014.
2. This Court has jurisdiction under 28 U.S.C. § 1334. This is a core proceeding.
3. As of the date of filing in this case, Debtors had an interest in real estate located at 797 Bryants Ford Road, Fork Union, Fluvanna County, Virginia, Tax Map No. 53-A-23 (the "Real Property").

4. The Real Property is currently assessed by Fluvanna County at a value of \$128,000.00. Attached hereto as Exhibit A is a copy of the county tax assessment.

5. In Schedule C of their bankruptcy petition, the Debtors exempted \$10.00 of equity in the Real Property under Va. Code § 34-4.

6. The Real Property is encumbered by three liens. The first is a Deed of Trust held by the Bank of New York Mellon as Assignee of MERS and serviced by Green Tree Servicing, with an approximate payoff of \$203,312.00, the Deed of Trust being recorded on September 6, 2006 in Deed Book 699, Page 83, and said Assignment being recorded on March 30, 2012 under Instrument No. 1201083 in the Fluvanna County Clerk's Office. A copy of the relevant pages of the Deed of Trust and Assignment are attached hereto as Exhibit B.

7. The second lien is an Abstract of Judgment for \$302.97 in favor of The Rectors & Visitors of the University of Virginia, t/a/ UVA Medical Center. The judgment was docketed on April 16, 2012 in Deed Book 19, Page 567 in the Fluvanna County Clerk's Office. A copy of the judgment is attached hereto as Exhibit C. Plaintiffs have moved or will shortly move the Court to avoid this judgment lien.

8. The third lien is an Abstract of Judgment for \$750.00 in favor of Allied Title Lending LLC, the Respondent herein. The judgment was docketed on September 14, 2012 in Deed Book 20, Page 1 in the Fluvanna County Clerk's Office. A copy of the judgment is attached hereto as Exhibit D.

9. Section 522(f)(1)(A) of the Bankruptcy Code provides that:

Notwithstanding any waiver of exemptions but subject to paragraph (3), the Debtors may avoid the fixing of a lien on an interest of the Debtors in property to the extent that such lien impairs an exemption to which the Debtors would have been entitled under subsection (b) of this section, if such lien is—

(A) a judicial lien, other than a judicial lien that secures a debt of a kind that is specified in section 523(a)(5) [domestic support obligation].

10. Section 522(f)(2)(A) of the Bankruptcy Code provides that:

For the purposes of this subsection, a lien shall be considered to impair an exemption to the extent that the sum of—

- (i) the lien;
- (ii) all other liens on the property; and
- (iii) the amount of the exemption that the Debtors could claim if there were no liens on the property;

exceeds the value that the Debtors' interest in the property would have in the absence of any liens.

11. Added together, the deed of trust (\$203,312.00), UVA Medical Center's judgment lien (\$302.97), Allied Title Lending, LLC's judgment lien (\$750.00), and the exemption claimed by the Debtors (\$10.00) equals \$204,374.97 and exceeds the value of the Real Property (\$128,000.00) by \$76,374.97. Accordingly, the judgment lien in question impairs the Debtors' exemption by this amount and Allied Title Lending LLC's lien may be avoided in its entirety under § 522 (f). See, e.g., In re Butler, 196 B.R. 329, 331 (Bankr. E.D. Va. 1996) (under § 522(f), Debtors may avoid judgment lien in its entirety that was docketed at time when there was no equity in real estate above prior-recorded deeds of trust).

WHEREFORE, the above-referenced Allied Title Lending LLC lien constitutes a judicial lien against the Debtors' Real Property which may be avoided in its entirety by the Debtors pursuant to Section 522(f) of the Bankruptcy Code. Accordingly, the Debtors respectfully request that the Court enter an Order that:


- (1) the Abstract of Judgment for \$750.00 in favor of Allied Title Lending LLC docketed on September 14, 2012 in Deed Book 20, Page 1 in the Fluvanna County Clerk's Office is hereby avoided in its entirety and the underlying debt made an unsecured claim; and
- (2) awards the Debtors such other and further relief as is just and proper.

Dated August 28, 2014.

Respectfully submitted,

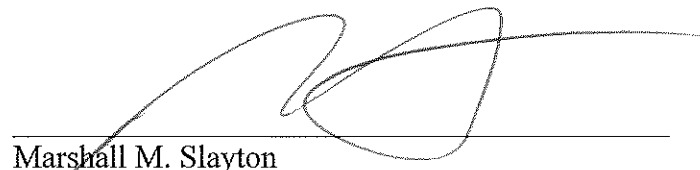
KENNETH ODELL WOODSON, JR.
ANGELA CARTER WOODSON

By counsel


/s/ Marshall M. Slayton
MARSHALL M. SLAYTON, VSB# 37362
BOYLE, BAIN, REBACK & SLAYTON
420 Park Street
Charlottesville, VA 22902
(434) 979-7900
Counsel for Debtors

CERTIFICATE OF SERVICE

I hereby certify that I have served a true and correct copy of the foregoing Motion to Avoid Lien this 29th day of August, 2014, on Debtors and Allied Title Lending LLC at the addresses above, via first-class mail, postage prepaid, and via ECF on the Chapter 13 Trustee, Herbert L. Beskin, Esq.



Marshall M. Slayton
Attorney for Debtors



CURRENT OWNER SEARCH R

To: Boyle, Bain, Reback & Slayton

Attn: Lee Graham

Job Number: PS-LEE

Date Search Perform 6/27/2014

Loan Number 16282A

Effective Date of Cou 5/30/2014

Borrower: WOODSON, KENNETH

Address 797 BRYANTS FORD ROAD

Zip:

Co Borrower: WOODSON, ANGELA

City: FORK UNION

County:

Fluvanna, VA

State: VA

Tax Information

Parcel

Parcel ID: 53-A-23

Assessment Year: 2014

Homestead Exempti N/A

Amount \$0.00

Other Exemption: N/A

Amount \$0.00

Land Value: \$47,400.00

Improvement Valu \$80,600.00

Other Assessment \$0.00

Assessed Value: \$128,000.00

Parcel Tax

Tax Type: County

Prior Year Paid in Yes If No, Amount D \$0.00

if paid by

Type: BiAnnual

Tax Year 2014

1st Payment

Payment Am \$563.20 Payment Stat Paid

Paid On: 5/28/2014

Original Due Dat 6/5/2014

Taxes delinquent if not pai 6/6/2014

Delinquent Am \$0.00

If paid by:

1st Payment Notes:

2nd Paymen

Payment Am \$563.20 Payment Stat Unpaid

Paid On:

Original Due Dat 12/5/2014

Taxes delinquent if not pai 12/6/2014

Delinquent Am \$0.00

2nd Payment Notes

Overall Note:

Homeowner Assoc Not Checked Name

Instrument:

PUD?: Not Checked Name

Recorded:

Book/Pag 1

Legal Description

ALL THAT CERTAIN TRACT OR PARCEL OF LAND LYING AND BEING SITUATE IN FORK UNION MAGISTERIAL DISTRICT, FLUVANNA COUNTY, VIRGINIA, CONTAINING 4.616 ACRES, MORE OR LESS, BY SURVEY ON THE NORTHWEST SIDE OF AND ADJOINING VIRGINIA STATE HIGHWAY NUMBER 656, AND DESCRIBED BY METES AND BOUNDS ON PLAT OF SURVEY MADE BY GREGORY D. HOSAFLOCK, C.L.S., DATED SEPTEMBER 8, 1986, OF RECORD IN THE CLERK'S OFFICE OF SAID COUNTY IN DEED BOOK 235, PAGE 349.

Exhibit A

Grantor: ANGELA WOODSON, NONE STATED

Grantee: KENNETH WOODSON AND ANGELA WOODSON, HUSBAND AND WIFE, AS TENANTS BY THE

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After recording please return to:
Concorde Acceptance Corporation

Prepared by:

[Company Name]
Attn: Servicing Dept.

[Name of Natural Person]

[Name of Natural Person]
7929 Brookriver Drive #500

[Company Name]

[Street Address]
Dallas, TX 75247

[Street Address]

[City, State Zip Code]

[City, State Zip Code]

Parcel Identification No.:

Mail To: Southern Central Title, LLC
1632 East Parham Road
Richmond, VA 23228

53-A-23

[Space Above This Line For Recording Data]

DEED OF TRUST

MIN 100138100001104943

The following information, as further defined below, is provided in accordance with Virginia law:

This Deed of Trust is given by KENNETH WOODSON and ANGELA WOODSON, husband and wife

Borrower (trustor), to SOUTHERN TITLE, as Trustee, for the benefit of
"MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as
a nominee for Lender and Lender's successors and assigns, as beneficiary.

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated August 30, 2006, together with all Riders to this document.

(B) "Borrower" is KENNETH WOODSON and ANGELA WOODSON, husband and wife

Borrower is the trustor under this Security Instrument.

(C) "Lender" is Concorde Acceptance Corporation

Lender is a corporation organized and existing under the laws of
Texas. Lender's address is 7929 Brookriver Drive #500, Dallas, TX
75247

Loan No: 0000110494

Virginia Deed of Trust-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
---YOK COMPLIANCE SOURCE, INC.--- Page 1 of 14
www.compliancesource.com

MERS Modified Form 3047 01/01
14011VA 0001 Rev. 04/04
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Exhibit 3

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(D) "Trustee" is SOUTHERN TITLE

Trustee (whether one or more persons) is a Virginia resident and/or a United States or Virginia chartered corporation whose principal office is located in Virginia. Trustee's address is 1632 E. PARHAM ROAD, RICHMOND, VA 23228

(E) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the beneficiary under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(F) "Note" means the promissory note signed by Borrower and dated August 30, 2006. The Note states that Borrower owes Lender one hundred fifty eight thousand four hundred and NO/100ths Dollars (U.S. \$ 158,400.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than September 1, 2046. The interest rate stated in the Note is 9.900 %. If this Security Instrument is an adjustable rate mortgage loan, this initial rate is subject to change in accordance with the attached Adjustable Rate Rider.

(G) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(H) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(I) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower *(check box as applicable)*:

- | | | |
|---|---|---|
| <input checked="" type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> Second Home Rider |
| <input type="checkbox"/> Balloon Rider | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> Biweekly Payment Rider |
| <input type="checkbox"/> 1-4 Family Rider | <input type="checkbox"/> Revocable Trust Rider | |
| <input type="checkbox"/> Other(s) <i>(specify)</i> | | |

(J) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(K) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(L) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(M) "Escrow Items" means those items that are described in Section 3.

(N) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to,

Loan No: 0000110494

Virginia Deed of Trust-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
—THE COMPLIANCE SOURCE, INC.—
www.compliance-source.com

Page 2 of 14

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15411VA 0009 Rev. 06/04
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or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(O) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(P) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(Q) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(R) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

The beneficiary of this Security Instrument is MERS (solely as nominee for Lender and Lender's successors and assigns) and the successors and assigns of MERS. This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the

County of Fluvanna
[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]

See Exhibit "A" attached hereto and made a part hereof.

which currently has the address of 797 Bryants Ford Road
Fork Union/Fluvanna, Virginia 23055 ("Property Address")
[City/County] [Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and cancelling this Security Instrument.

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

Loan No: 0000110494

Virginia Deed of Trust-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
—THE COMPLIANCE SOURCE, INC.— Page 3 of 14

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23. Release. Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to release this Security Instrument and shall surrender all notes evidencing debt secured by this Security Instrument to Trustee. Trustee shall release this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

24. Substitute Trustee. Lender, at its option, may from time to time remove Trustee and appoint a successor trustee to any Trustee appointed hereunder. Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon Trustee herein and by Applicable Law.

NOTICE: THE DEBT SECURED HEREBY IS SUBJECT TO CALL IN FULL OR THE TERMS THEREOF BEING MODIFIED IN THE EVENT OF SALE OR CONVEYANCE OF THE PROPERTY CONVEYED.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Witnesses:

Kenneth Woodson (Seal)
-Borrower

Angela Woodson (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

[Acknowledgment on Following Page]



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State of Virginia §
County of Florence §
§

Before me the undersigned authority, on this day personally appeared KENNETH WOODSON and ANGELA WOODSON

known to me (or proved to me through an identity card or other document) to be the person(s) whose name is subscribed to the foregoing instrument, and acknowledged to me that he/she/they executed the same for the purposes and consideration therein expressed.
Given under my hand and seal on this 30 day of August 2009.

(Seal)

[Signature]
Notary Public

DAVID POWELL
Print Name

My Commission Expires: 4/30/2009

Loan No: 0000110494

Virginia Deed of Trust-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
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www.compliancesource.com
Page 14 of 14

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1001VA MERS Rev. 06/04
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SCHEDULE A

All that certain tract or parcel of land lying and being situate in Fork Union Magisterial District, Fluvanna County, Virginia containing 4.616 acres, more or less, by survey on the northwest side of and adjoining Virginia State Highway Number 656, and described by metes and bounds on plat of survey made by Gregory D. Hosaflock, C.L.S., dated September 8, 1986, of record in the Clerk's office of the Circuit Court of said County in Deed Book 235, page 349.

Being the same property conveyed to Angela L. Carter, unmarried by Deed dated July 20, 1994 from Thomas A. Jones and Andrea J. Jones, husband and wife, of record in Deed Book 272, page 222, Office of Fluvanna County Court Clerk.

And further being the same property conveyed to Angela Woodson, by Deed of Gift from Angela L. Carter, N/K/A Angela Woodson, dated March 9, 2005 and recorded March 17, 2005 in the Clerk's Office of the Circuit Court, Fluvanna County, Virginia in Deed Book 623 at Page 552.

Improvements known as 797 Bryants Ford Road, Fork Union, Virginia 23055

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intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender also may require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Adjustable Rate Rider.

Kenneth Woodson (Seal)
KENNETH WOODSON -Borrower

Angela Woodson (Seal)
ANGELA WOODSON -Borrower

____ (Seal)
____ -Borrower

____ (Seal)
____ -Borrower

Loan No: 0000110494

Multistate Adjustable Rate Rider—LIBOR Six-Month Index (As Published in *THE WALL STREET JOURNAL*)—Form 3138 1/01
Single Family—Fannie Mae Uniform Instrument
—THE COMPLIANCE SOURCE, INC.—
www.compliance-source.com

Page 3 of 3

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VIRGINIA: CLERK'S OFFICE OF THE CIRCUIT COURT OF FLUVANNA COUNTY

St. R. Tax	396.00	The foregoing instrument with acknowledgment was admitted to record on <u>Sept. 6</u> , 20 <u>06</u> at <u>9:02 AM</u> In D.B. <u>699</u> Page(s) <u>83-100</u> . Recording costs paid as shown.
Co. R. Tax	132.00	
Transfer		
Clerk	35.00	
Grantor Tax		
035+036	11.00	Teste: <u>Justin R. Henderson</u> Deputy Clerk
Total \$	574.00	Bouson E. Peterson, Jr., Clerk

0861
0180

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Recording Requested By:

Bank of America

Prepared By:

Diana De Avila

450 E. Boundary St.

Chapin, SC 29036

888-603-9011

When recorded mail to:

CoreLogic

450 E. Boundary St.

Attn: Release Dept.

Chapin, SC 29036



DocID# 49213080411698065

G-Pin: 53-A-23

Property Address:

797 Bryants Ford Rd

Fork Union, VA 23055-2125

VA0-ADT 17646735

3/21/2012

This space for Recorder's use

MIN #: 100138100001104943

MERS Phone #: 888-679-6377

NOTICE OF ASSIGNMENT OF DEED OF TRUST

For Value Received, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., the undersigned holder of a Deed of Trust (herein "Grantor") whose address is 1901 E Voorhees Street, Suite C, Danville, IL 61834 does hereby grant, sell, assign, transfer and convey unto THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2006-19 (herein "Grantee") whose address is 101 BARCLAY ST - 4W, NEW YORK, NY 10286 all beneficial interest under that certain Deed of Trust described below together with the note(s) and obligations therein described and the money due and to become due thereon with interest and all rights accrued or to accrue under said Deed of Trust.

Original Lender:

CONCORDE ACCEPTANCE CORPORATION

Made By:

KENNETH WOODSON AND ANGELA WOODSON, HUSBAND AND WIFE

Original Trustee:

SOUTHERN TITLE

Date of Deed of Trust: 8/30/2006

Original Loan Amount: \$158,400.00

Recorded in Fluvanna County, VA on: 9/6/2006, book 699, page 83 and instrument number 5358

IN WITNESS WHEREOF, the undersigned has caused this Assignment of Deed of Trust to be executed on

3-21-12

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.

By:

Cynthia Romo

Cynthia Romo, Assistant Secretary

State of California

County of Ventura

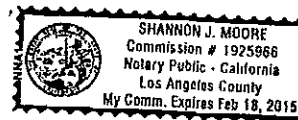
On MAR 21 2012 before me, SHANNON J. MOORE, Notary Public, personally appeared Cynthia Romo, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Notary Public: SHANNON J. MOORE
My Commission Expires: 2-18-15

(Seal)



INSTRUMENT #1201083
RECORDED IN THE CLERK'S OFFICE OF
FLUVANNA COUNTY ON
MARCH 30, 2012 AT 12:00PM

BOUSON E. PETERSON, CLERK
RECORDED BY: TLL

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ABSTRACT OF JUDGMENT

CASE NUMBER: GV12001476-00

ALBEMARLE GENERAL DISTRICT COURT

PLAINTIFF(S)

V

DEFENDANT(S)

THE RECTOR AND VISITORS OF THE UNIVERSITY OF
VIRGINIA A CORP T/A UNIVERSITY OF VIRGINIA
MEDICAL CENTER
CHARLOTTESVILLE, VA. 22903

ANGELA C WOODSON
797 BRYANTS FORD RD
FORK UNION VA 23055

***--3957
NO DOB

KENNETH N WOODSON
797 BRYANTS FORD RD
FORK UNION VA 23055

***--9529
NO DOB

THIS IS TO CERTIFY THAT A JUDGMENT WAS RENDERED IN THIS COURT IN FAVOR OF:

PLAINTIFF(S) AGAINST DEFENDANT(S) CONTAINING THE FOLLOWING TERMS:

DATE OF JUDGMENT: 03/15/12

AMOUNT OF JUDGMENT: \$392.97

OTHER AMOUNT: \$0.00

HOVSTEAD EXEMPTION WAIVED: ; YES (X) NO ; ; CANNOT BE DEMANDED

ALTERNATE VALUE OF SPECIFIC PROPERTY AWARDED: N/A

INTEREST: 6 % FROM 11/30/11

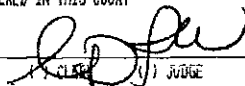
COSTS: \$0.00 ATTORNEY'S FEES: 0000000000

ATTORNEY:

OTHER AWARDED:

I CERTIFY THE ABOVE TO BE A TRUE ABSTRACT OF A JUDGMENT RENDERED IN THIS COURT

3/27/12
DATE


JUDGE

FORM JC-465 4/90 (03/27/12)

PAGE: 112

000357

VIRGINIA: In the Clerk's Office of the Circuit
Court of Fluvanna County, April 16, 2012

The foregoing Judgment was filed and docketed
to Judgment Lien Book # 19 Page 507

at 12:42 (PM) Deputy
Teller: Sandra A. Parrish, Clerk

Exhibit C

0020
0001

ABSTRACT OF JUDGMENT

Commonwealth of Virginia VA. CODE § 8.01-449

Case No. GV11003353-00

CHARLOTTESVILLE GENERAL DISTRICT - CIVIL 606 EAST MARKET STREET, CHARLOTTESVILLE, VA 22902
DISTRICT COURT NAME AND ADDRESS

ALLIED TITLE LENDING LLC

FULL NAME OF PLAINTIFF (LAST, FIRST, MIDDLE)

v. WOODSON, KENNETH

FULL NAME OF DEFENDANT (LAST, FIRST, MIDDLE)

ADDRESS

7955 NORTH WEST 12TH STREET
DORAL, FL. 33126

ADDRESS

2984 SHORES ROAD
PALMYRA, VA 22963

CITY

STATE

ZIP

0000

DATE OF BIRTH

SSN (LAST FOUR DIGITS ONLY)

FULL NAME OF PLAINTIFF(S)

ADDRESS

CITY

STATE

ZIP

0000

DATE OF BIRTH

SSN (LAST FOUR DIGITS ONLY)

FULL NAME OF DEFENDANT(S)

ADDRESS

CITY

STATE

ZIP

DATE OF BIRTH

SSN (LAST FOUR DIGITS ONLY)

DATE OF BIRTH

SSN (LAST FOUR DIGITS ONLY)

This is to certify that a judgment was rendered in this court in favor of:

☒ PLAINTIFF(S) against DEFENDANT(S)

☐ DEFENDANT(S) against PLAINTIFF(S)

☐ v.

000760

VIRGINIA: In the Clerk's Office of the Circuit

Court of Fauquier County Sept. 14, 2012

The foregoing Judgment was filed and docketed

to Judgment Lien Book # 20 Page 1

at 12:51 PM Deputy

Teste: Sandra A. Harrison, Clerk

DATE OF JUDGMENT	10/11/2011
\$ 750.00	AMOUNT OF JUDGMENT
\$	AMOUNT OF JUDGMENT NOT SUBJECT TO ACCRUAL OF INTEREST
HOMESTEAD EXEMPTION WAIVED <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> CANNOT BE DEMANDED	
\$	ALTERNATE VALUE OF SPECIFIC PROPERTY AWARDED
INTEREST RATE(S) AND BEGINNING DATE(S)	
COSTS	ATTORNEY'S FEES
\$ 52.00	\$
ATTORNEY CAWTHORN PICKARD ROW	

OTHER:

I certify the above to be a true abstract of a judgment rendered in this court.

08/28/2012

DATE

Constance P. White
Deputy CLERK JUDGE

FORM DC-465 MASTER 7/07

Exhibit D